

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF ARKANSAS
FAYETTEVILLE DIVISION**

RE: Ray Dean Caudill

CASE NO. 5:10-bk-76194
Chapter 13

**NOTICE OF OPPORTUNITY TO OBJECT TO
MODIFICATION OF CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that the captioned debtor(s) has filed the attached plan pursuant to 11 U.S.C. §1329 and Rule 3015 of the Rules of Bankruptcy Procedure. Objection to confirmation of the plan must be filed with the Bankruptcy Court at 35 E. Mountain, RM 316, Fayetteville, Arkansas, 72701, in writing within 21 days from the date of this Notice, with copies to the attorney for the debtor(s) and Joyce Bradley Babin, Standing Chapter 13 Trustee, P.O. Box 8064, Little Rock, AR 72203-8064

Respectfully submitted:

/s/David G. Nixon

David G. Nixon (ABA #88048)

THE NIXON LAW FIRM

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Suite 12

Fayetteville AR 72703

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Attorneys for Debtor

Certificate of Service

I, hereby certify that on the 25th day of February, 2011, I caused a true and correct photocopy of the within and foregoing document to be served on all persons entitled to notice herein via U.S. First Class Mail.

/s/David G. Nixon

David G. Nixon

Joyce Bradley-Babin, Trustee
PO Box 8064
Little Rock AR 72203

US Dept. of Education
P.O. Box 5609
Greenville, TX 75403

Arvest Bank of Fayetteville
Attn: Risk Management
P.O. Box 1327
Fayetteville, AR 72703

Arvest Mortgage Co
PO Box 399
Lowell, AR 72745

Associate National Bank
Wilmington, DE 19850-5687

Bank of America
P.O. Box 17054
Wilmington, DE 19886

Chrysler Financial
P.O. Box 9001921
Louisville, KY 40290-1921

GEMB Lowes
PO Box 530914
Atlanta, GA 30353-0914

Gemb Sam's Club
P.O. Box 9814000
El Paso, TX 79998

HSBC
P.O. Box 5253
Carol Stream, IL 60197-4155

HSBC
P.O. Box 15524
Wilmington, DE 19850

Toyota Credit
Dallas, TX 75226-5068